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SPECIAL EDITION

The Women's Conference Beijing 1995

Libby Dorsett Thiel

In spite of the progress women have made in the last decades, a wide gender gap still persists in the world: fewer girls than boys attend primary schools, women's wages are typically only 60-70 percent of those earned by men, mortality rates for women exceed those of men, and women are less likely to be in positions of responsibility in the workplace or in public office.

This week, the World Bank joins the many individuals and institutions from around the world in Beijing for the Fourth World Conference on Women. The Bank is fully committed to promoting gender equality and has made gender issues an integral part of its projects aimed at reducing poverty and improving living standards. "Development is about investing in people to enable them to build a better future," says Bank Vice President Armeane Choski. "This cannot be done if half the people are left behind."

In this special issue of World Bank News, we look at some of the Bank's contributions to the conference, and we talk to one of the architects of the Bank's policy on integrating women's issues into its work. Our special coverage of women in development begins on page 2.

World Bank

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Women and Development—Women and the Bank

The World Bank will unveil two reports on gender equality at the Fourth World Conference on Women, which opens next week in Beijing. The first, Toward Gender Equality: The Role of Public Policy, *is a broad analytical study of the negative effects of persistent sexual discrimination and outlines what governments and development agencies can do to work toward greater parity between the sexes. A companion booklet,* From Concepts to Action, *shows how the World Bank is transforming analysis into action.*

Together, the two reports show that gender inequality hinders economic growth and lowers production levels, and that "it is time to move from argument to action." In releasing the reports, Minh Chau Nguyen, the Bank's manager of gender analysis and policy, emphasizes that "there are compelling reasons for the World Bank to consider investing in women as the key to a strategy for promoting economic growth and reducing poverty. It is not only a question of social justice, but also an essential part of enhancing development."

A Role for Policy

Public policies that encourage gender equality can provide a powerful stimulus to economic growth and governments can spur much-needed investments and development by advocating gender equality, according to a World Bank report prepared for the Fourth Conference on Women in Beijing.

According to the report, *Toward Gender Equality: The Role of Public Policy*, gender equality is not only a matter of social justice, but also makes good economic sense. Studies cited in the report show that sexual discrimination is responsible for losses in productivity and lower standards of living in households and in societies at large. The report stresses that governments should focus on investments with the highest social returns, and specifically investments in women's human capital such as health, education, nutrition and population.

The report outlines what governments and development agencies can do to work toward greater gender equality as "one of the best investments a society can make." Public policy can affect investments in several areas where women are still suffering economic discrimination: land ownership, access to the job market, education and financial services.

"Governments can seize the moment and make a real difference to the future well-being and prosperity of their populations," says the report. Progress for women will lead to higher labor productivity, higher rates of human capital formation, slower population growth and stronger economies.

In its report, the Bank emphasizes three basic points:

- The causes of gender inequality are varied and complex, but it is now a well established fact that low levels of education and training, poor health and nutritional status and limited access to resources depress the quality of life and hinder economic efficiency and growth;
- Public policies must work to compensate for market failures in areas of gender equality to provide fair opportunities and redirect resources to investments with the highest social returns;
- Public policies cannot be effective without the active participation of women themselves.

The Bank report identifies women's education, especially at the

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A Time for Action

In 1994, the World Bank implemented a new gender policy, pledging its commitment to enhancing women's participation in economic development and making gender issues an essential component in the Bank's strategy to reduce poverty. A new booklet prepared for the Beijing conference, *Advancing Gender Equality: From Concept to Action*, demonstrates how the Bank backs efforts in member countries to integrate gender concerns into development efforts and how gender issues play a role in Bank-supported activities.

The basic assumption behind the Bank's gender policy, now amply supported by empirical evidence, is that investing in women is central to sustainable development, and that reform policies must focus on five main areas: education, health, financial services, agriculture and the labor market.

Although it is difficult to estimate the exact share of each Bank project that benefits women, some projects have gender-related components that are easily measured and tallied. Thus, between 1988 and 1994, about 30 percent of projects approved by the World Bank included specific gender-related actions, up from less than 10 percent between 1967 and 1985. But all projects are expected to benefit women, at least indirectly.

"Poverty reduction is based on a two-pronged strategy," explains Minh Chau Nguyen, the Bank's manager of Gender Analysis and Policy. "It calls for broadly based, labor-intensive economic growth to generate income earning opportunities for the poor, and improved access to basic social services to help the poor take advantage of these opportunities. Investing in women is strongly compatible with these objectives."

A key element in the success of any gender-related project is the participation of women themselves, the Bank report stresses. But to be directly involved, women may have to overcome a range of social, economic, logistical and legal constraints, some of them obvious, many of them subtle. Throughout the entire process, from the initial analysis to completion, individual women and women's groups must be included, the report says.

All Bank projects begin with an analysis of problems to be addressed and the benefits to be gained from a variety of possible

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INTERVIEW

"The Bank Has Something to Contribute"

Minh Chau Nguyen is the World Bank's manager of Gender Analysis and Policy. She leads a group responsible for formulating Bank policies toward gender issues. Her team also advises departments throughout the Bank on how to integrate gender concerns into Bank projects around the world. Nguyen spoke with World Bank News about the upcoming Beijing Conference and the state of women's issues in development.

Q: What are the most significant issues facing women in developing countries and what are the things the World Bank can do to make their lives better?

A: That's a big question. There is the issue of the empowerment of women, which includes basic human rights, health, education, nutrition, water; but it goes beyond that to the organizations that have a political mandate. Empowerment of women has to include solidarity, coalition-building, getting more women into the decision-making process. We at the World Bank have an economic mandate, and to that extent we can empower women by providing them with opportunities. That is our contribution.

Q: What message do you hope to get across at the Beijing Conference?

A: First, that the Bank has something to contribute to the various deliberations at the conference. The Bank's report, for Beijing links gender inequality to economic growth. Second, through our participation in various discussions at the conference, we would like to help further explain the Bank's mission to the public, and that gender concerns are essential for the Bank's poverty reduction efforts. Third, we hope to bring back from Beijing messages urging our colleagues to move more aggressively in addressing gender concerns in the Bank's operations, and by that I mean moving from argument to action.

Q: How has the Bank's approach to gender issues evolved?

A: The Bank has been paying close attention to gender issues since the 1960s, but the real momentum came in the mid-'80s. In 1994, the Bank issued a formal policy statement that really incorporates gender concerns into all parts of the Bank's work. So the Bank has moved from treating women in development as a separate and special area—a paragraph here and a paragraph there in a specific project—to integrating gender concerns in country assistance strategies. And we've done a lot of the basic research that has helped quantify the benefits of investing in women, and these intellectual underpinnings have helped change gender equality from an advocacy issue to a development issue.

Only 10 percent of our portfolio in the '70s had specific actions targeted for women, while today more than one-third of our portfolio has actions targeting women.

M. Iannaci

Q: Can you summarize the Bank's policy as it was defined last year?

A: The policy paper outlined four areas in which the Bank needs to assist governments: designing policies and programs that ensure equal participation from, and benefits to, women and men; looking at legal and regulatory systems; helping governments to develop the capacity to generate and analyze data; and mobilizing additional resources. The outcome is the result of long-term dialogue between the Bank and governments, each of which must make a firm commitment to gender issues. Each solution depends very much on national, even local, conditions and needs.

Q: What is the most difficult part of advancing women's issues in development?

A: In this area, more than in any other, the Bank cannot work alone and needs partners, such as NGOs, other donors and, above all, the governments. The most challenging part is to get governments to take the issue seriously. Unless we have the government's collaboration and commitment, it's very difficult. It's very easy for people, including Bank staff, to say that gender is a cultural issue, but it is not only cultural, it involves a change in attitude. I think there is a lot of good will and an acknowledgment that the issue is important, but there is not much knowledge of how to approach it and what to do.

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Women Need New Laws, Smart Investment

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primary and lower-secondary levels, as an investment with one of the highest social returns, and as "the catalyst that increases the impact of other investments in health, nutrition, family planning, agriculture, industry and infrastructure." Improving women's lives in the poorest countries also involves providing adequate water and sanitation facilities, rural electrification and transport infrastructure.

The report makes four basic suggestions for public policy reforms:

- Change laws and regulations to ensure equal opportunities;
- Ensure macroeconomic stability and improve incentives;
- Redirect policies and spending to investments with the highest social returns; and
- Adopt targeted actions to correct sexual inequalities. Examples include enforcing equal employment laws, providing greater mobility in the labor market, increasing school enrollments for girls and providing access to financial services, land, credit, information and technology.

> "Governments can seize the moment and make a real difference to the future well-being and prosperity of their populations"

The report stresses the importance of working in collaboration with non-governmental organizations, local communities and other international agencies to reduce gender inequality, emphasizing that this cannot be done without the participation of individual women, including policy makers, and women's groups. □

EQUALITY, *from page 2*

solutions. The Bank has included gender issues in this stage for some time and began a formal process of gender analysis in the mid-'80s. It carried out one of the earliest of 72 gender assessments to date in Pakistan in 1989, concluding that under-investment in people, and in women in particular, was a "serious obstacle" to growth.

The Bank tailors projects to specific conditions and needs in individual countries, and it increasingly uses gender analysis to support its policy emphasis on poverty reduction. A poverty assessment for Uganda in 1993, for example, addressed gender issues within the framework of broader economic analysis and subsequent strategies. Specific projects are presently encouraging governments to remove barriers to women's access to primary health care, education and the labor market. And Bank programs can also provide the investment needed to build new clinics, expand classrooms and create jobs.

For further information on the World Bank and gender issues, contact Klas Bergman at (202) 473-3798, or fax (202) 522-2632.

For copies of *Toward Gender Equality: The Role of Public Policy* and *Advancing Gender Equality: From Concept to Action*, contact the World Bank Bookstore at (202) 473-5545, fax (202) 477-0604.

One very successful project, which is likely to be replicated in the future, provided small loans, or "micro loans" of as little as $100 to help women who in many cases earn less than a dollar a day and have no capital or land. These loans, which were in tremendous demand, allowed many women to start small businesses that benefited women, their families and society at large.

"Growth is not an end in itself," says Minh Chau Nguyen. "It's the quality of growth that also matters. Investing in women ensures the quality and sustainability of that growth." □

Bank Seeks Grassrooots Help to Reach Poor Women

INTERVIEW, *from page 3*

Q: Has the Bank formed the partnerships it needs, particularly with NGOs, to work effectively on gender issues?

A: Cooperation between the Bank and NGOs is a very important factor in the gender area, and a very positive one. We learn a lot from others. People in a country start a pilot program, we see that it works and we can pick it up. We try to cross-fertilize successful projects taken from different places. I myself, when I was a project officer, learned a lot from working with NGOs. In some environments the Bank cannot reach women easily. They may not open up to the Bank staff. But NGOs can work with grass-roots organizations. They are much closer to people.

Q: How does the Bank work to incorporate gender concerns into its various projects?

A: This varies from one country to another, but in general we do the analysis of the status of women and of men in economic and social development, identify the constraints and prioritize the action to be taken. For example, in China it was found through various analytical studies that poverty exacerbates problems of lower female participation in education, of relatively higher female infant mortality and maternal mortality, especially in rural areas. Thus, projects supported by the Bank aim at improving women's access to primary health care, increasing school enrollment and attendance by girls among the poor and minorities, and improving women's prospects for long-term employment and income in the rural areas. □

REPORT

India Targets Link Between Gender and Poverty

The World Bank's commitment to integrating gender issues in all facets of its work is clearly evident in two recent reports on India. One, a new report on *The World Bank and Gender in India*, traces the history of Bank projects in the country and evaluates the importance of gender-sensitive project planning there. Another report, *India's Family Welfare Program*, recommends shifting emphasis from number-oriented demographic planning to a reproductive and child health, client-centered approach, as advocated in a report on India at the 1994 Cairo Conference on Population and Development.

The review of gender in the Bank's Indian program notes "significant progress" has been made in improving women's status in India but adds that much has yet to be done. "With greater attention being paid to social development issues by the Bank in its support to India," the report says, "the focus on gender in all development work is more evident." The document reinforces the importance of putting women at the heart of the development process.

Following a 1991 study on gender and poverty in India, the Bank formulated a women-in-development strategy for the country in 1993. In addition to lending operations that specifically target women, the Bank has helped India foster more equitable development through research and analysis, the report says, emphasizing "the close relationship between gender and poverty" in a country where over 35 percent of the 60 million households that live below the poverty line are headed by women.

The report describes the Bank's experiences in addressing gender issues in India through brief descriptions of selected projects in different sectors, illustrating the ways in which the Bank increasingly supports government programs to help bring women into the mainstream of economic activity by improving their access to productive resources.

One of these projects is the Fifth Population Project, which has been particularly successful in reaching out to women in the urban slums of Bombay and Madras. This project is cited as a model to be adopted by the Indian government in the report on India's Family Welfare Program (FWP). The report focuses on ways to carry out the commitment made at the Cairo population conference to implement a client-centered approach that responds more effectively to reproductive health and family planning needs in India.

While India has made remarkable strides in family welfare, problems have plagued FWP for more than two decades, the report says. Services are limited, often of poor quality and seldom reach most of those who need them. In this context, education for girls is singled out as a critical part of the fight to reduce fertility and improve family health. The report also calls for greater emphasis on reversible and male methods of contraception, and assuming adequate funding for the program. □

☎For more information *on India and the World Bank, contact Paul Mitchell at (202) 473-1423, fax (202) 477-1245.*

LENDING

New Loan to Boost Indian Water Management

The efficient use of water resources is critical in India, where an ever-increasing demand for water is straining the country's resources and capabilities. In order to develop a reliable and easily accessible computerized data base that will provide up-to-date information on the availability, quality, allocation and use of water resources in seven Indian states, the International Development Association has approved a $142 million credit to the government.

Better water on tap.

The project will collect reliable data on different water resources and place them in a data bank to be used for gathering and sharing information on resources available for drinking, agriculture, industry, wildlife, navigation, and pollution and flood control.

Previous projects related to water resources development, many of which were for irrigation, had a lower impact than expected in terms of physical and economic benefits. One important shortcoming has been that reliable information has not been readily available on hydrological information used in project designs. The computerized data base is meant to correct this shortcoming.

The project will upgrade existing observation sites and expand new sites, facilities and buildings for data collection. It also will help provide equipment, improve flood warning systems and provide technical, training and research assistance. □

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AZERBAIJAN Azerbaijan is one of the oldest oil producing regions in the world. It boasts fertile agricultural land, a diversified industrial structure and a well educated labor force. But its transition to a market economy has been disrupted by regional conflicts. Almost one million people, out of a population of 7.5 million, are refugees or internally displaced. A $65 million IDA credit, approved August 22, will help sustain Azerbaijan's economic stabilization and structural reforms. The credit will be used primarily for reforms in the enterprise sector, with special emphasis on privatization, restructuring, banking and policies to encourage competition and limit monopolies. Contact Jan Pakulski at (202) 473-1797, fax (202) 522-2632.

INDIA The International Finance Corporation (IFC) will finance up to $23.6 million of an Indian firm's plans to set up a calcined petroleum coke (CPC) facility and a co-generation power plant at Visakapatnam port. Rain Calcining Limited will produce 250,000 tons a year of CPC, which is used mainly for aluminum production. The 49 megawatt co-generation plant will use waste heat from the plant to produce salable electric power for local industries. Contact L. Joseph at (202) 473-7700, fax (202) 676-0365.

MEXICO As part of a comprehensive recovery plan following last December's peso crisis, Mexico is picking up the pace of privatization, particularly of major infrastructure. Plans to privatize state-owned container terminals, airports, roads, satellites and other infrastructure are continuing apace and have advanced to various degrees. The Bank on August 29 approved a $30 million loan to help Mexico with the extensive legal and regulatory reforms needed to make privatization work effectively. The project will give Mexico access to expert advice on privatization and sectoral reform, particularly in energy, transport and telecommunications. Contact Merrell Tuck at (202) 473-9516, fax (202) 522-2632.

MOROCCO Morocco is in the grip of one of the century's worst droughts. Rainfall during the 1994-95 crop year averaged less than half of normal and agricultural GDP has fallen by an estimated 45 percent over 1994. In rural areas, where agriculture provides more than 80 percent of jobs, the drought has caused an estimated 100 million lost work days. On August 29, the Bank approved $100 million loan for Morocco's emergency drought recovery plan. The funds will help deliver feed for livestock, new seed and improved potable water supplies. It will improve rural roads, as well as the country's drought preparedness for the future. Contact Jeannie Yamine at (202) 473-2318, fax (202) 477-7978.

PAPUA NEW GUINEA Following uneven economic growth over the last two decades, Papua New Guinea suffered an unprecedented financial crisis in 1994. In response, the country has launched a comprehensive reform program that aims to stabilize the economy, stimulate private-sector growth, improve public services and strengthen natural resource management. A new $50 million Bank loan, approved August 29, will provide vital balance-of-payment support during the first phase of the program. Contact Rachel McColgan-Mohamed at (202) 458-0358, fax (202) 522-3405.

ROMANIA A $110 million loan approved by the Bank August 29 will help Romania rehabilitate and modernize its power sector. Additionally, to reduce outages and meet future energy needs, Romania's government plans to increase competition and private-sector participation in the sector. The project will provide equipment, services and expert advice to rehabilitate thermal generators, convert lignite-based plants to coal and reduce pollution. It will also back restructuring within the electric utility and sector-wide reforms. Contact Jan Pakulski at (202) 473-1797, fax (202) 522-2632.

TURKEY IFC on August 28 signed an agreement to provide a $10 million credit line to Bank EKspres, a Turkish private-sector bank. The IFC loan will help strengthen the bank's funding base while providing financing for its export-oriented customers. Contact Jeanne Segal at (202) 473-0393, fax (202) 676-0365.

UZBEKISTAN IFC financing totaling $5.6 million will help establish Uzbekistan's first specialized leasing company, Uzbek Leasing International A.O. (ULI). The $5 million loan and $600,000 equity investment, approved August 28, is IFC's first investment in the country's financial sector and is expected to give a boost to small- and medium-sized enterprises. Contact L. Joseph at (202) 473-7700, fax (202) 676-0365.

Date	Event	Sponsor	Location	Telephone
SEPTEMBER				
4-15	Beijing Women's Conference	United Nations	Beijing	(202)473-3796*
6-7	Macedonia Consultative Group	World Bank	Paris	(33-1)4069-3016
17	Status and Prospect of Science and Education in Africa	Third World Academy of Science	Abuja, Nigeria	(202) 473-4128*
22	Europe/East Asia Economic Summit: East Asia: What Will Sustain Growth	World Economic Forum	Singapore	(202) 473-2763*
27	1995 Philippine Economic Summit: Europe/East Asia Economic Summit	World Economic Forum	Manila	(202) 458-0344
OCTOBER				
4-6	Fourth Annual World Economic Development Congress	World Congress, Inc.	Washington	(617) 270-6204 (fax number)
6-9	World Bank Country and Thematic Seminars	World Bank	Washington	(202)473-1792
10-12	Bank/Fund Annual Meetings	World Bank/IMF	Washington	(202)473-1782
30-Nov. 3	International Centers Week: Consultative Group on International Agricultural Research	CGIAR	Washington	(202)473-8913
NOVEMBER				
12-15	Conference on Health Reform Around the Globe	Canadian Society for Int'l Development	Ottawa	(613) 230-2654

Editor's Note: *Development Agenda* is a feature that alerts journalists to key news events in the field of economic development. Journalists should contact sponsoring agencies for details about each event. Asterisk (*) indicates telephone number is in the U.S.A. All other telephone numbers include country and city codes.

LENDING

China Energizes Sichuan

The chronic and acute power shortages in China's southwestern Sichuan province affect 120 million people and force many industries to use electricity only during off-peak night hours, lowering living standards and limiting economic growth in the region.

A $400 million World Bank loan, approved last week, will provide vital new power to the region by backing China's plan to build the Ertan II hydroelectric power plant. The project will greatly increase the critically needed power generation and transmission capability of the province and of the southwestern power grid as a whole.

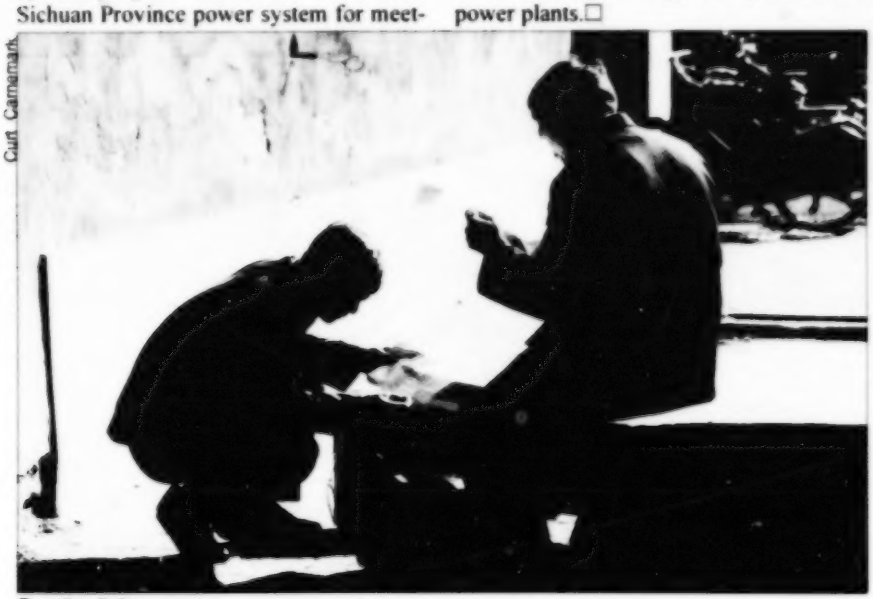
The project will cover the most populous area of the country—and one of the poorest. The region's annual per capita income of $212 is just 60 percent of the national average.

The project is part of a "least-cost" development program that aims to enable the Sichuan Province power system for meeting future supply needs. The expansion of the power supply and improvements in the power industry's efficiency are considered essential to sustaining China's economic growth, mitigating the adverse environmental impact of energy development and improving living standards.

"This project will give momentum to growth in this inland and under-developed province, and will help achieve the objectives the World Bank has agreed with the government," says Noureddine Berrah, the Bank's task manager for the project.

The other aims of the project are to promote institutional development of the Ertan Hydroelectric Development Corporation as an autonomous, financially sound and commercially oriented body; to promote competition by developing the commercial sales of power; to diversify financing strategies for power development; and to transfer modern technology for hydroelectric power plants.□

Curt Carnemark



Reading light.

PUBLICATIONS

Education and Fertility in Africa

A new study estimating the impact of female schooling on child mortality in 14 Sub-Saharan countries is now available from the World Bank. The paper, *Women's Schooling, the Selectivity of Fertility, and Child Mortality in Sub-Saharan Africa*, compiles data from demographic and health surveys.

High levels of child mortality are considered major impediments to the decline of fertility in sub-Saharan Africa, where fertility and population growth rates are among the highest in the developing world. The estimation technique accounts for the possibility that the samples of children are choice-based, reflecting past fertility decisions.

Author Mark Pitt examines the problem of identification and looks at cross-country patterns in the empirical results. Appendixes include a simple diagnostic test of selective fertility.

Contact the World Bank Bookstore at (202) 473-5545, fax (202) 477-0604 and ask for the World Bank Living Standards Measurement Series Paper No. 119.□

Micro-Credit Hotline

The World Bank has established a special telephone hotline to meet the demand for information about the Bank's micro-credit initiative, the Consultative Group to Assist the Poorest (CGAP).

To request further information about CGAP, please call (202) 473-9594 or fax (202)522-3944. Or write via the Internet to CProject@worldbank.org.

WORLD BANK NEWS

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